

Information to identify the case:

Debtor 1 Marisa Nicole Digh
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6123**
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

United States Bankruptcy Court **Northern District of Georgia**

Case number: **15-66716-bem**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

**Marisa Nicole Digh
fka Marisa Nicole Henderson**

12/18/15

By the court:



Barbara Ellis-Monro
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date you will be required to pay a fee.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Georgia

In re:
 Marisa Nicole Digh
 Debtor

Case No. 15-66716-bem
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9

User: lhd
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Dec 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2015.

db #+Marisa Nicole Digh, 170 Hunter Ridge Dr, Covington, GA 30014-8428
 aty +Shannon D Sneed, Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015-1245
 19300380 +1st Franklin Financial Cor, 213 E Tugalo St., Toccoa, GA 30577
 19300389 +Dekalb Medical Center, 2701 North Decatur Road, Decatur, GA 30033-5918
 19300390 Dept of Ed_Navient, 300 Continental Drive, Newark, DE 19713-4322
 19300391 Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547
 19300393 +Hayes Furniture Co Inc, 6166 Washington St SW, Covington, GA 30014-2780
 19300394 +Hughes Network Systems, LLC, 841 3 Fountains Drive Unit 248, Murray, UT 84107-5265
 19300395 +LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434
 (address filed with court: Lendmark Financial Services LLC, 2118 Usher Street NW, Covington, GA 30014-2434)
 19300396 +Sears_CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 19300397 Sellars Motors, 295 GA-162, Covington, GA 30016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FJLPETTIE.COM Dec 18 2015 20:53:00 Jason L. Pettie, Suite 150 - One Decatur Town Center, 150 E. Ponce de Leon Avenue, Decatur, GA 30030-2543
 ust +E-mail/Text: ustpreregion21.at.ecf@usdoj.gov Dec 18 2015 21:34:46
 Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW, Atlanta, GA 30303-3315
 19300381 +EDI: CINGMIDLAND.COM Dec 18 2015 20:53:00 ATT, P.O. Box 537104, Atlanta, GA 30353-7104
 19300382 EDI: CAPITALONE.COM Dec 18 2015 20:53:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
 19300383 EDI: CHASE.COM Dec 18 2015 20:53:00 Chase Bank USA NA, P.O. Box 15298, Wilmington, DE 19850-5298
 19300384 EDI: WFNNB.COM Dec 18 2015 20:53:00 Comenity Bank_Goody's, P.O. Box 182125, Columbus, OH 43218-2125
 19300385 EDI: WFNNB.COM Dec 18 2015 20:53:00 Comenity Bank_Maurice's, P.O. Box 182789, Columbus, OH 43218-2789
 19300386 EDI: WFNNB.COM Dec 18 2015 20:53:00 Comenity Bank_VCTRSSEC, P.O. Box 18279, Columbus, OH 43218-2789
 19300387 EDI: CMIGROUP.COM Dec 18 2015 20:53:00 Credit Management LP, 4200 International Pkwy, Carrollton, TX 75007-1912
 19300388 E-mail/Text: amask@darnelrecovery.com Dec 18 2015 21:36:32 Darnel Quick Recovery, P.O. Box 2416, Covington, GA 30015-7416
 19300392 EDI: RMSC.COM Dec 18 2015 20:53:00 GEGRB_Amazon PLCC, P.O. Box 965015, Orlando, FL 32896-5015

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 113E-9

User: lhd
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Dec 18, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2015 at the address(es) listed below:

Jason L. Pettie trustee@jasonpettie.com, GA25@ecfbis.com;jp@trustesolutions.net
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov
Shannon D Sneed on behalf of Debtor Marisa Nicole Digh bankruptcy@sneedlaw.net

TOTAL: 3